

**Table I.A.2.c.(3)(2004) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.1%	7.4%	4.4%	2.9%	1.1%	1.4% *	6.2%	1.4%
Industry group **								
Agric., fish., forest.	15.5%	.	.	.	.	.	18.2%	0.7% *
Mining and manufacturing	3.4%	.	.	.	.	.	4.5%	1.3% *
Construction	5.6%	.	.	.	.	.	5.9%	2.4% *
Utilities and transp.	4.0%	.	.	.	.	.	7.2%	1.0% *
Wholesale trade	5.4%	.	.	.	.	.	7.8%	0.8% *
Fin. svcs. and real estate	2.1%	.	.	.	.	.	4.7%	0.5% *
Retail trade	2.3%	.	.	.	.	.	6.2%	0.0% *
Professional services	5.1%	.	.	.	.	.	5.7%	3.9% *
Other services	4.4%	.	.	.	.	.	6.4%	1.4%
Ownership								
For profit, incorporated	4.1%	.	.	.	.	.	6.3%	1.5%
For profit, unincorporated	4.7%	.	.	.	.	.	6.3%	0.9% *
Nonprofit	3.4%	.	.	.	.	.	5.1%	1.0% *
Age of firm								
Less than 5 years	5.9%	.	.	.	.	.	6.0%	5.0% *
5-9 years	5.6%	.	.	.	.	.	6.2%	2.3% *
10-19 years	4.4%	.	.	.	.	.	5.2%	1.3% *
20 or more years	4.5%	.	.	.	.	.	6.8%	1.8% *
Unknown	0.5% *	.	.	.	.	.	15.0% *	0.4% *
Multi/single status								
2 or more locations	1.6%	.	.	.	.	.	3.5%	1.3%
1 location only	6.1%	.	.	.	.	.	6.4%	1.6% *
Percent full-time employees								
Less than 25%	3.5%	.	.	.	.	.	5.9%	1.3% *
25-49 %	3.6%	.	.	.	.	.	6.5%	1.1% *
50-74 %	3.3%	.	.	.	.	.	5.9%	0.1% *
75% or more	4.4%	.	.	.	.	.	6.2%	1.7%
Union presence								
No union employees	4.1%	.	.	.	.	.	6.1%	0.6%
Has union employees	7.3%	.	.	.	.	.	7.4%	7.3%
Unknown	0.5% *	.	.	.	.	.	5.1% *	0.1% *
Percent low wage employees								
50% or more low wage	3.0%	.	.	.	.	.	6.4%	0.4% *
Less than 50% low wage	4.5%	.	.	.	.	.	6.1%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.c.(3)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.19%	0.35%	0.44%	0.45%	0.17%	0.51%*	0.28%	0.32%
Industry group **								
Agric., fish., forest.	4.62%	.	.	.	.	.	5.25%	1.03%*
Mining and manufacturing	0.40%	.	.	.	.	.	0.65%	0.57%*
Construction	0.97%	.	.	.	.	.	1.04%	1.36%*
Utilities and transp.	0.61%	.	.	.	.	.	1.69%	0.50%*
Wholesale trade	0.68%	.	.	.	.	.	0.96%	0.81%*
Fin. svcs. and real estate	0.28%	.	.	.	.	.	0.56%	0.28%*
Retail trade	0.44%	.	.	.	.	.	1.18%	0.01%*
Professional services	0.46%	.	.	.	.	.	0.25%	1.61%*
Other services	0.36%	.	.	.	.	.	0.52%	0.38%
Ownership								
For profit, incorporated	0.28%	.	.	.	.	.	0.38%	0.42%
For profit, unincorporated	0.47%	.	.	.	.	.	0.72%	0.38%*
Nonprofit	0.53%	.	.	.	.	.	1.06%	0.36%*
Age of firm								
Less than 5 years	0.95%	.	.	.	.	.	0.89%	2.29%*
5-9 years	0.69%	.	.	.	.	.	0.69%	1.22%*
10-19 years	0.54%	.	.	.	.	.	0.61%	0.39%*
20 or more years	0.37%	.	.	.	.	.	0.33%	0.62%*
Unknown	0.24%*	.	.	.	.	.	10.14%*	0.23%*
Multi/single status								
2 or more locations	0.35%	.	.	.	.	.	0.74%	0.37%
1 location only	0.32%	.	.	.	.	.	0.33%	0.57%*
Percent full-time employees								
Less than 25%	0.86%	.	.	.	.	.	1.56%	0.90%*
25-49 %	0.77%	.	.	.	.	.	1.38%	0.46%*
50-74 %	0.42%	.	.	.	.	.	0.70%	0.09%*
75% or more	0.23%	.	.	.	.	.	0.34%	0.48%
Union presence								
No union employees	0.21%	.	.	.	.	.	0.29%	0.12%
Has union employees	1.71%	.	.	.	.	.	1.81%	2.15%
Unknown	0.21%*	.	.	.	.	.	2.20%*	0.08%*
Percent low wage employees								
50% or more low wage	0.34%	.	.	.	.	.	0.70%	0.16%*
Less than 50% low wage	0.23%	.	.	.	.	.	0.30%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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